

Conference agenda

Day 1 – Monday 13 May – Competition in personal banking and regulatory factors affecting competition			
Time	Session	Topic	Length
09.00-09.30	Mihi whakatau Opening comments	Introduction to the conference from the Chair	30 minutes
09.30-10.30	Session 1: Competition in personal banking	<ul style="list-style-type: none"> The nature of competition (eg, sporadic or strong and sustained, and price matching) Bank profitability 	60 minutes
10.30-11.00	Morning tea break		30 minutes
11.00-12.30	Session 2: Prudential capital requirements and other regulatory factors	Competition in personal banking (continued) Prudential capital requirements: <ul style="list-style-type: none"> The role of the D-SIB buffer Significance of the difference in capital requirements between the IRB and standardised approaches How the IRB system works and treatment of risk How might Basel III granular risk weightings work Other regulatory factors: <ul style="list-style-type: none"> Depositor Compensation Scheme levy setting The role of competition in the Reserve Bank's policy making 	30 minutes 60 minutes
12.30-1.30	Lunch break		60 minutes
1.30-3.00	Session 3: Prudential capital requirements and other regulatory factors (continued)	Prudential capital requirements and other regulatory factors (continued)	90 minutes

Day 2 – Tuesday 14 May – Open banking and innovation			
Time	Session	Topic	Length
09.00-09.05	Introductory comments		5 minutes
09.05-10.30	Session 4: Open banking	<ul style="list-style-type: none"> • What is needed to have open banking fully operational by June 2026? Is there sufficient oversight of progress? • What are the potential roadblocks to progress and how do we solve them? • Do we have the API functionality necessary to support innovation and open banking? 	85 minutes
10.30-11.00	Morning tea break		30 minutes
11.00-12.30	Session 5: Other enablers and barriers for fintechs	<p>Open banking (continued)</p> <ul style="list-style-type: none"> • Possible impacts of the anti-money laundering/counter financing of terrorism (AML/CFT) regime on how banks work with fintechs • How can we support greater innovation in personal banking? • What can we learn from other countries' experiences? 	30 minutes 60 minutes
12.30-1.30	Lunch break		60 minutes
1.30-2.30	Session 6: Carry over session	Reserved for overrun from Days 1 and 2 (if needed)	60 minutes

Day 3 – Wednesday 15 May – Empowering consumers			
Time	Session	Topic	Length
09.00-09.05	Introductory comments		5 minutes
09.05-10.30	Session 7: Promoting competition for lending on Māori freehold land	Panel session to discuss and test our preliminary findings in Chapter 3 (Māori perspectives on competition for personal banking services) and the associated draft recommendation 15 (Industry and Government should prioritise work to reduce the barriers to lending on Māori freehold land)	85 minutes
10.30-11.00	Morning tea break		30 minutes
11.00-12.00	Session 8: Mortgage advisers	<ul style="list-style-type: none"> • Lender accreditation practices and mortgage adviser panels • The role of interest rate competition in decision making through the adviser channel • Lenders and advisers' interactions when loans are refinanced 	60 minutes
12.00-1.00	Lunch break		60 minutes
1.00-2.30	Session 9: Consumer experiences	<ul style="list-style-type: none"> • Consumer feedback on switching and how to find and use better information (including from mortgage advisers) • Enhancing the account switching service • CCCFA switching exemption • Consumer experiences with AML/CFT requirements • Access to basic bank accounts 	90 minutes
2.30-3.00	Break		30 minutes
3:00-4:00	Session 10: Consumer experiences (continued)	<ul style="list-style-type: none"> • Consumer experiences (continued) 	60 minutes